

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
David A. Ruch  
Kimberley A. Ruch  
Debtors

Case No. 22-02252-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Jan 09, 2023

User: AutoDocke  
Form ID: ntcnfhr

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Total Noticed: 87

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ David A. Ruch, Kimberley A. Ruch, 319 Summer St., South Williamsport, PA 17702-6793
5507495	ADS/COMENITY/DNTFIRST, PO BOX 182120, COLUMBUS, OH 43218-2120
5507496	ADS/COMENITY/GANDRMTMC, PO BOX 182789, COLUMBUS, OH 43218-2789
5507497	ADS/COMNITY/WAYFAIR, PO BOX 182789, COLUMBUS, OH 43218-2789
5507507	+ CITIBANK/NA, 6065 Gull Road, KALAMAZOO, MI 49048-9433
5507509	+ COMENITY BOSCOVS, PO BOX 650965, DALLAS, TX 75265-0965
5507511	COMENITY CARTERS CREDIT CARD, PO BOX 650113, DALLAS, TX 75265-0113
5507549	CYNSB/PPC, PO BOX 960061, ORLANDO, FL 32896-0061
5507513	FELDMAN & ASSOCIATES, P.C., 451 HUNGERFORD DRIVE, STE 210, ROCKVILLE, MD 20850-5124
5507515	FREDERIC I. WEINBERG & ASSOCIATES, P.C., 375 E. ELM STREET, STE 210, COSHOHOCKEN, PA 19428-1973
5508839	+ First Commonwealth Bank, successor in interest to, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
5508838	Fist Commonwealth Bank, successor in interest to, Santander Bank, N.A., McGrath McCall, P.C., Four Gateway Center, Suite 1040 Pittsburgh, PA 15222
5507517	+ JERSEY SHORE STATE BANK, 300 MARKET STREET, WILLIAMSPORT, PA 17701-6374
5507528	NAVIENT/SALLIE MAE, 175 SW TEMPLE STE 600, SALT LAKE CITY, UT 84101
5507529	NORDIC TRACK FINANCING, PO BOX 100270, COLUMBIA, SC 29202-3270
5507531	+ NORTHWEST CONSUMER DISCOUNT, 460 RIVER AVENUE, WILLIAMSPORT, PA 17701-3723
5507532	OCWEN LOAN SERVICING, 3451 HAMMOND AVENUE, WATERLOO, IA 50702-5345
5507537	REVOC SOLUTIONS, PO BOX 2724, COLUMBUS, OH 43216-2724
5507539	SAMSUNG FINANCING, PO BOX 100114, COLUMBIA, SC 29202-3114
5507541	SANTANDER/CHRYSLER CAP., PO BOX 961212, FORT WORTH, TX 76161-0212
5507543	SYNCB/FLOR, PO BOX 965036, ORLANDO, FL 32896-5036
5507558	TD RETAIL CARD SERVICES, PO BOX 100114, COLUMBIA, SC 29202-3114
5507561	UNITED STATES SENATE FCU, 1310 BRADDOCK PL., ALEXANDRIA, VA 22314-1691
5507562	+ UPMC SUSQUEHANNA WILLIAMSPORT, 700 HIGH STREET, WILLIAMSPORT, PA 17701-3100
5510479	+ United States Senate Federal Credit Union, Feldman & Associates, P.C., 451 Hungerford Dr., Ste. 210, Rockville, MD 20850-5124
5510745	+ United States Senate Federal Credit Union, 1310 Braddock Place, Alexandria VA 22314-1648
5507565	WF EFS, PO BOX 84712, SIOUX FALLS, SD 57118-4712
5507566	+ WOODLANDS BANK, 2450 E. 3RD STREET, WILLIAMSPORT, PA 17701-4082

TOTAL: 28

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jan 09 2023 18:45:48	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5507494	Email/Text: customercare@adminrecovery.com	Jan 09 2023 18:44:00	ADMIN RECOVERY, 6225 SHERIDAN DRIVE, STE. 118, WILLIAMSVILLE, NY 14221-4800
5507498	Email/Text: backoffice@affirm.com	Jan 09 2023 18:44:00	AFFIRM, INC., 650 CALIFORNIA ST. FL. 12, SAN FRANCISCO, CA 94108-2716
5507499	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 09 2023 18:43:00	BANK OF AMERICA, PO BOX 15019,

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			WILMINGTON, DE 19886-5019
5507500	Email/Text: BarclaysBankDelaware@tsico.com	Jan 09 2023 18:44:00	BARCLAY'S BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
5507501	Email/Text: BarclaysBankDelaware@tsico.com	Jan 09 2023 18:44:00	BARCLAYS, PO BOX 13337, PHILADELPHIA, PA 19101-3337
5507502	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 09 2023 18:45:54	BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5510007	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 09 2023 18:43:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
5507503	Email/Text: caineweiner@ebn.phinsolutions.com	Jan 09 2023 18:44:00	CAINE & WEINER, PO BOX 55848, SHERMAN OAKS, CA 91413-0848
5507504	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 09 2023 18:45:52	CAPITAL ONE, PO BOX 71087, CHARLOTTE, NC 28272-1087
5507505	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 09 2023 18:46:01	CITI CARDS, PO BOX 9001055, LOUISVILLE, KY 40290-1055
5507506	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 09 2023 18:46:01	CITIBANK, PO BOX 6181, SIOUX FALLS, SD 57117-6181
5507508	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 09 2023 18:44:00	COMENITY BANK BON TON, PO BOX 182789, COLUMBUS, OH 43218-2789
5507510	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 09 2023 18:44:00	COMENITY CAPITAL BANK, PO BOX 183003, COLUMBUS, OH 43218-3003
5507512	Email/Text: customercareus@creditcorpsolutionsinc.com	Jan 09 2023 18:43:00	CREDIT CORP SOLUTIONS, 121 W. ELECTION ROAD, SUITE 200, DRAPER, UT 84020-7766
5507514	+ Email/Text: SAABankruptcy@fcbanking.com	Jan 09 2023 18:44:00	FIRST COMMONWEALTH BANK, 601 PHILADELPHIA STREET, INDIANA, PA 15701-3952
5507516	Email/Text: bk@freedomfinancialnetwork.com	Jan 09 2023 18:43:00	FREEDOM PLUS, 1875 S. GRANT STREET, SUITE 400, SAN MATEO, CA 94402-2676
5507518	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2023 18:45:52	JPMCB AUTO, PO BOX 901003, FORT WORTH, TX 76101-2003
5507519	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 09 2023 18:45:52	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850-5369
5511043	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 09 2023 18:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5512627	+ Email/Text: RASEBN@raslg.com	Jan 09 2023 18:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5507520	Email/Text: PBNCNotifications@peritussservices.com	Jan 09 2023 18:43:00	KOHL'S, PO BOX 1456, CHARLOTTE, NC 28201-1456
5507521	Email/Text: PBNCNotifications@peritussservices.com	Jan 09 2023 18:43:00	KOHL'S/CAPONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5507522	Email/PDF: gecsedl@recoverycorp.com	Jan 09 2023 18:45:51	LOWE'S SYNCHRONY BANK, PO BOX 530914, ATLANTA, GA 30353-0914
5509256	Email/PDF: resurgentbknotifications@resurgent.com	Jan 09 2023 18:45:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5507523	Email/Text: camanagement@mtb.com	Jan 09 2023 18:44:00	M&T BANK, PO BOX 900, MILLSBORO, DE 19966-0900
5507524	Email/Text: camanagement@mtb.com	Jan 09 2023 18:44:00	M&T BANK MORTGAGE, PO BOX 900, MILLSBORO, DE 19966-0900

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5507525	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2023 18:44:00	MIDLAND CREDIT MANAGEMENT, 350 CAMINO DE LA REINA STE. 100, SAN DIEGO, CA 92108-3007
5507526	^ MEBN	Jan 09 2023 18:39:12	MRS, 1930 OLNEY AVE, CHERRY HILL, NJ 08003-2016
5511959	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 09 2023 18:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5507527	Email/Text: list-nes-clientservicesreps-all@nes1.com	Jan 09 2023 18:44:00	NATIONAL ENTERPRISE SYSTEMS, 2479 EDISON BLVD. UNIT A, TWINSBURG, OH 44087-2476
5507530	^ MEBN	Jan 09 2023 18:39:23	NORTHSTAR LOCATION SERVICES, LLC., 4285 GENESEE ST., CHEEKTOWAGA, NY 14225-1943
5507533	Email/PDF: gecsed@recoverycorp.com	Jan 09 2023 18:45:57	OLD NAVY VISA/SYNCB, PO BOX 960017, ORLANDO, FL 32896-0017
5507534	Email/PDF: cbp@onemainfinancial.com	Jan 09 2023 18:45:45	ONEMAIN FINANCIAL, PO BOX 1010, EVANSVILLE, IN 47706-1010
5507535	Email/Text: pcabkt@phillips-cohen.com	Jan 09 2023 18:44:00	PHILLIPS & COHEN ASSOCIATES, LTD., MAIL 1002 JUSTISON ST. STOP 661, WILMINGTON, DE 19801-5148
5510261	Email/Text: bnc-quantum@quantum3group.com	Jan 09 2023 18:44:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5507536	Email/PDF: resurgentbknofications@resurgent.com	Jan 09 2023 18:45:54	RESURGENT ACQUISITIONS, LLC., RESURGENT CAPITAL SERVICES, LP, 55 BEATTIE PL. STE. 110, GREENVILLE, SC 29601-5115
5507538	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 09 2023 18:44:00	ROCKET MORTGAGE, 1050 WOODWARD AVENUE, DETROIT, MI 48226-3573
5514966	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 09 2023 18:44:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
5507540	Email/Text: DeftBkr@santander.us	Jan 09 2023 18:44:00	SANTANDER BANK, NA, 450 PENN STREET, READING, PA 19602-1011
5507542	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 09 2023 18:46:01	SEARS/CBNA, PO BOX 6217, SIOUX FALLS, SD 57117-6217
5507544	Email/PDF: gecsed@recoverycorp.com	Jan 09 2023 18:45:51	SYNCB/HOME, PO BOX 965036, ORLANDO, FL 32896-5036
5507545	Email/PDF: gecsed@recoverycorp.com	Jan 09 2023 18:45:52	SYNCB/JC PENNEY, PO BOX 965007, ORLANDO, FL 32896-5007
5507546	Email/PDF: gecsed@recoverycorp.com	Jan 09 2023 18:45:51	SYNCB/LL FLOORING, PO BOX 965036, ORLANDO, FL 32896-5036
5507547	Email/PDF: gecsed@recoverycorp.com	Jan 09 2023 18:45:51	SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
5507548	Email/PDF: gecsed@recoverycorp.com	Jan 09 2023 18:45:51	SYNCB/PAYPAY, PO BOX 965005, ORLANDO, FL 32896-5005
5507550	Email/PDF: gecsed@recoverycorp.com	Jan 09 2023 18:45:57	SYNCB/SAM'S CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
5507551	Email/PDF: gecsed@recoverycorp.com	Jan 09 2023 18:45:51	SYNCB/SHOP, PO BOX 965005, ORLANDO, FL 32896-5005
5507552	Email/PDF: gecsed@recoverycorp.com	Jan 09 2023 18:45:51	SYNCB/WALMART, PO BOX 965005, ORLANDO, FL 32896-5005
5507554	Email/PDF: gecsed@recoverycorp.com	Jan 09 2023 18:45:58	SYNCHRONY BANK, PO BOX 965004, ORLANDO, FL 32896-5004

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5507553	Email/PDF: gecsedl@recoverycorp.com	Jan 09 2023 18:45:45	SYNCHRONY BANK, PO BOX 965064, ORLANDO, FL 32896-5004
5507556	Email/PDF: gecsedl@recoverycorp.com	Jan 09 2023 18:45:57	SYNCHRONY BANK PAYPAL CREDIT, PO BOX 965004, ORLANDO, FL 32896-5004
5507557	Email/PDF: gecsedl@recoverycorp.com	Jan 09 2023 18:45:57	SYNCHRONY NETWORKS, PO BOX 965036, ORLANDO, FL 32896-5036
5507777	+ Email/PDF: gecsedl@recoverycorp.com	Jan 09 2023 18:45:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5510464	+ Email/Text: tdebn@credbankserv.com	Jan 09 2023 18:43:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5507559	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 09 2023 18:45:48	THE HOME DEPOT/CITIBANK, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5507560	Email/PDF: gecsedl@recoverycorp.com	Jan 09 2023 18:45:51	TJX REWARDS/SYNCRB, PO BOX 530948, ATLANTA, GA 30353-0948
5507563	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 09 2023 18:45:59	WELLS FARGO NATIONAL BANK, PO BOX 14517, DES MOINES, IA 50306-3517
5507564	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 09 2023 18:45:47	WF BANK NA, PO BOX 14517, DES MOINES, IA 50306-3517

TOTAL: 59

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	First Commonwealth Bank, successor in interest to, McGrath McCall, P.,C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
5507555	*	SYNCHRONY BANK, PO BOX 965064, ORLANDO, FL 32896-5064

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2023 at the address(es) listed below:

Name	Email Address
Gary Wayne Darr, Esq	on behalf of Creditor First Commonwealth Bank successor in interest to Santander Bank, N.A. gdarr@lenderlaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com

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Michael Patrick Farrington	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC mfarrington@kmlawgroup.com
Scott A. Williams	on behalf of Debtor 1 David A. Ruch scottawilliams@verizon.net
Scott A. Williams	on behalf of Debtor 2 Kimberley A. Ruch scottawilliams@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

David A. Ruch,  
aka David Alyn Ruch,

Chapter 13

**Debtor 1**

Case No. 4:22-bk-02252-MJC

Kimberley A. Ruch,

**Debtor 2**

**Notice**

The hearing on confirmation of the Plan of reorganization of both Debtors is scheduled for the date indicated below.

**February 9, 2023** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court Max Rosenn US Courthouse, Courtroom 2, 197 South Main Street, Wilkes-Barre, PA 18701	Date: February 16, 2023  Time: 10:00 AM
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A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**  
197 S Main St, Wilkes-Barre, PA 18701 OR  
228 Walnut St.Rm320,Harrisburg, PA 17101  
570-831-2500/717-901-2800

**For the Court:**  
Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Courtney Wojtowicz, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: January 9, 2023

ntcnfhrg (08/21)